

In re:
William Suter
Debtor

Case No. 24-14117-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 12, 2025

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

Recip ID	Recipient Name and Address
db	+ William Suter, 54 W. Duval Street, Philadelphia, PA 19144-1904
14946772	+ Benjamin Gentvler, 54 West Duval Street, Philadelphia, PA 19144-1904
14946779	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14946796	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14946810	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 13 2025 01:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 13 2025 04:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2025 01:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14946771	Email/PDF: bncnotices@becket-lee.com	Mar 13 2025 01:16:56	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14946773	+ Email/PDF: MarletteBKNotifications@resurgent.com	Mar 13 2025 02:33:05	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14946780	Email/Text: megan.harper@phila.gov	Mar 13 2025 01:36:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14946774	EDI: CAPITALONE.COM	Mar 13 2025 04:31:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14946774	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 13 2025 01:15:19	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14946776	+ EDI: CITICORP	Mar 13 2025 04:31:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
14946777	EDI: CITICORP	Mar 13 2025 04:31:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14946778	EDI: CITICORP	Mar 13 2025 04:31:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14946781	Email/Text: bankruptcy@philapark.org	Mar 13 2025 01:36:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14946782	+ EDI: WFNNB.COM		

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		Mar 13 2025 04:31:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14946783	Email/PDF: creditonebknotifications@resurgent.com	Mar 13 2025 01:56:05	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14946784	EDI: DISCOVER	Mar 13 2025 04:31:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14946790	EDI: CITICORP	Mar 13 2025 04:31:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14946786	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Mar 13 2025 01:34:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy Attn: Bankruptcy, 5 Hillman Dr , Ste 100, Chadds Ford, PA 19317-9998
14946785	Email/Text: bankruptcy@flagshipcredit.com	Mar 13 2025 01:35:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL, TX 75019-5877
14946787	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 13 2025 01:34:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14946788	EDI: IRS.COM	Mar 13 2025 04:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14946789	Email/Text: PBNCNotifications@peritusservices.com	Mar 13 2025 01:34:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14946791	Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 13 2025 01:34:00	NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
14946792	Email/Text: bnc@nordstrom.com	Mar 13 2025 01:34:32	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14946793	Email/Text: fesbank@attorneygeneral.gov	Mar 13 2025 01:34:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14946794	EDI: PENNDEPTREV	Mar 13 2025 04:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14946794	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2025 01:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14946795	^ MEBN	Mar 13 2025 00:33:20	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14946797	Email/Text: bankruptcy@philapark.org	Mar 13 2025 01:36:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14946798	EDI: SYNC	Mar 13 2025 04:31:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946798	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 02:32:59	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946799	EDI: SYNC	Mar 13 2025 04:31:00	Syncb/Walgreens, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946799	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 01:16:38	Syncb/Walgreens, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946800	EDI: SYNC	Mar 13 2025 04:31:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946800	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 02:22:04	Syncb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946801	EDI: SYNC	Mar 13 2025 04:31:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946801	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 02:32:19	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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14946802	EDI: SYNC	Mar 13 2025 04:31:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946802	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 01:16:01	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946803	+ EDI: SYNC	Mar 13 2025 04:31:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946803	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 01:57:27	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946804	EDI: SYNC	Mar 13 2025 04:31:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946804	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 02:33:03	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946805	EDI: SYNC	Mar 13 2025 04:31:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946805	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 01:56:04	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946806	EDI: SYNC	Mar 13 2025 04:31:00	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946806	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 01:16:01	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946807	EDI: SYNC	Mar 13 2025 04:31:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14946807	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 02:32:19	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14946808	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 13 2025 01:35:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14946809	EDI: USBANKARS.COM	Mar 13 2025 04:31:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14946811	Email/Text: bknotice@upgrade.com	Mar 13 2025 01:34:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14946812	EDI: CAPITALONE.COM	Mar 13 2025 04:31:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14946812	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 13 2025 01:31:25	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14946813	+ EDI: AGFINANCE.COM	Mar 13 2025 04:31:00	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14946775	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
MICHAEL A. CIBIK	on behalf of Debtor William Suter help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>William Suter</u>	Social Security number or ITIN	xxx-xx-2361
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-14117-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Suter

3/11/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.